

SETIA HOMEFEST 2026 TERMS AND CONDITIONS

The terms and conditions stated herein below shall govern the Campaign organised by the Organiser ("**Terms and Conditions**"). By participating in the Campaign, each purchaser shall be deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions of the Campaign including any amendments or variations thereof and unequivocally accept the same in their entirety.

1. Organiser

*S P Setia ("**Organiser**")

2. Name of the Campaign

Setia HomeFest 2026 ("**Campaign**")

3. Eligibility Criteria

3.1 In order to qualify as an eligible purchaser of the Campaign, the purchaser shall purchase any of the Eligible Setia Property(ies), in accordance with these Terms and Conditions and shall:

3.1.1. for individual purchaser:

- (a) be a Malaysian citizen, permanent resident residing in Malaysia or foreign national;
- (b) be aged eighteen (18) years old and above; and
- (c) not be a bankrupt.

3.1.2. for corporate purchaser:

- (a) not have a petition for winding up presented against it in court of competent jurisdiction; and
- (b) is supported by a certified true copy of the directors' or shareholders' resolution authorizing the representative to sign the Sale and Purchase Agreement ("**SPA**") for and on behalf of the corporate purchaser;

3.1.3. submit a duly completed purchaser's details form and a duly accepted letter of offer ("**LO**");

3.1.4. execute a valid (a) SPA, (b) where the purchase is financed, the bank letter of offer ("**Bank LO**") and, (c) satisfy the payment requirements in respect of ten per centum (10%) of the purchase price in accordance with the payment schedule under the SPA ("**Deposit**") for the purchase of an Eligible Setia Property within the applicable timeline specified in Clause 4.1;

For the avoidance of doubt, "**Eligible Setia Property(ies)**" means any real estate property located in Malaysia that forms part of the development projects undertaken by the company(ies) within S P Setia Berhad Group ("**Setia Company(ies)**"). Unless otherwise specified, Eligible Setia Property(ies) shall exclude:

- (a) any property that has been sold by any party in a sub-sale or secondary transaction;
- (b) any land (including vacant land and development land); and/or
- (c) any property developed or being developed under any Government-Controlled Scheme, including but not limited to Rumah Selangorku, PP1AM, PR1MA and any Rumah Mampu Milik schedule, in each case as amended or replaced from time to time.

The Organiser reserves the right at any time, to change, amend, delete or expand the list of the Eligible Setia Property(ies) without any notification; and

3.1.5. not be in breach of, cause a breach of any terms and conditions of the SPA at any

time and for any reason whatsoever.

4. Campaign Eligibility Period & Mechanism

- 4.1. The Campaign Eligibility Period commences from 1 October 2026 (Thursday), at 12:01AM (Malaysia Time), and ends on 31 December 2026 (Thursday) at 11:59PM (Malaysia Time) (both dates inclusive), unless otherwise notified by the Organiser ("**Campaign Eligibility Period**"). Notwithstanding the foregoing, the following qualifying timelines shall apply ("**Qualifying Timelines**"):
- 4.1.1. where the offer has been issued by the Setia Company(ies), but not accepted by the purchaser between 1 July 2026 and 30 September 2026, the purchaser shall comply and complete the requirements set out in Clauses 3.1.3 and 3.1.4 by 31 October 2026 from the date of the LO; and
- 4.1.2. where the LO date falls between 1 October 2026 and 31 December 2026, the purchaser shall comply and complete the requirements set out in Clauses 3.1.3 and 3.1.4 within thirty (30) days from the date of the LO or by 31 December 2026, whichever is earlier.
- 4.2. Any purchaser who meets all Eligibility Criteria set out in Clause 3 and the applicable Qualifying Timelines set out in Clause 4.1; and complies with these Terms and Conditions shall qualify as an "**Eligible Purchaser**".
- 4.3. For the avoidance of doubt, where:
 - (a) an Eligible Purchaser validly purchases more than one (1) Eligible Setia Property, the Eligible Purchaser shall be entitled to a corresponding amount of cash rewards based on the number of Eligible Setia Properties validly purchased; and
 - (b) an Eligible Setia Property is purchased jointly by more than one (1) purchaser, only one (1) Cash Reward apply to that Eligible Setia Property and the Cash Reward will be applied to the joint purchasers' account under the SPA.
- 4.4. The Organiser's determination and records as to eligibility and Cash Reward entitlement are final, conclusive, and binding on all Eligible Purchaser.

5. Warranties and Undertakings

- 5.1. The Eligible Purchaser represents and warrants to the Organiser that:
 - 5.1.1. the Eligible Purchaser has satisfied and shall continue to satisfy all the Eligibility Criteria to receive the Cash Reward in these Terms and Conditions, and shall, upon request, provide such proof or supporting documentation as may be required by the Organiser for the purposes of verification; and
 - 5.1.2. all statements, declarations and disclosures (if any and if so required) made by the Eligible Purchaser to the Organiser are true, accurate, complete and not misleading in any respect.
- 5.2. In consideration of being permitted to participate in the Campaign, the Eligible Purchaser hereby unconditionally and irrevocably undertakes and agrees as follows:
 - 5.2.1. to fully cooperate with the Organiser and comply with all instructions issued by the Organiser including but not limited to these Terms and Conditions, the procedures and mechanisms of the Campaign; and
 - 5.2.2. the entitlement to the Cash Reward is subject strictly to the fulfilment of (a) the Eligibility Criteria as set out in Clause 3 above, (b) the accuracy of the information provided and disclosure made by the Eligible Purchaser, and (c) the Eligible

Purchaser's full and proper performance of all warranties, undertakings and obligations hereunder.

6. Disqualification

- 6.1. The Organiser reserves the right, at its sole and absolute discretion, to disqualify any Eligible Purchaser, and/or revoke or forfeit any Cash Reward rewarded at any stage of the Campaign under any of the following circumstances:
 - 6.1.1. the Eligible Purchaser is found to be ineligible or fails to meet any of the Eligibility Criteria at any point during or after the Campaign;
 - 6.1.2. the Eligible Purchaser breaches any of the Terms and Conditions and violates any applicable laws, regulations, policies or codes of conduct;
 - 6.1.3. the information, statement, declaration or documentation provided or submitted by the Eligible Purchaser is incomplete, inaccurate, false, misleading, fraudulent or incapable of verification by the Organiser;
 - 6.1.4. the SPA is cancelled or terminated for any reason, or the Eligible Purchaser breaches or defaults under the SPA; or
 - 6.1.5. the Eligible Purchaser engages in or is reasonably suspected by the Organiser of engaging in any conduct that undermines or may undermine the integrity or proper administration of the Campaign, including but not limited to fraud, deception, cheating, forgery, dishonesty or any other unethical or improper behaviour or conduct.
- 6.2. In the event of any disqualification or revocation under Clause 6.1 above, the Organiser reserves the right, at its discretion, to:
 - 6.2.1. where the Cash Reward has not yet been rewarded, cancel and/or revoke the Cash Reward; or
 - 6.2.2. where the Cash Reward has already been rewarded, require the Eligible Purchaser to reimburse the corresponding amount of the Cash Reward to the Organiser in accordance with the notice provided by the Organiser.

The Organiser's determination in such matters shall be final, conclusive and binding, and the Eligible Purchaser (as the case may be) shall comply with any such request within the timeframe specified by the Organiser.
- 6.3. If the Eligible Purchaser fails to pay any amount when due under this Clause 6, then such amount shall be deemed part of the sums due and payable under the SPA.
- 6.4. Where the Organiser is not the vendor under the SPA, the unpaid amount shall be recoverable by the Organiser as a debt due and owing; and the Eligible Purchaser hereby authorises the Setia Company(ies) to include such amount in any progress billing or statement of account and to collect the amount on the Organiser's behalf.
- 6.5. The Cash Reward offered herein shall be strictly without prejudice to the rights of the Organiser and/or the relevant Setia Company(ies) under the SPA. Nothing herein shall relieve or be deemed to relieve the Eligible Purchaser of its obligations under the SPA or constitute as an amendment to the SPA. In the event of any inconsistency in respect of the same subject matter, the terms and conditions under the SPA shall prevail.

7. Cash Reward

- 7.1. Subject to these Terms and Conditions and availability of the Cash Reward, an Eligible Purchaser shall be entitled to a cash reward ("**Cash Reward**") for each Eligible Setia Property purchased, in accordance with the table below:

Tier	SPA Purchase Price	Cash Reward
Tier 1	Above RM2.0 million	RM5,000.00
Tier 2	Above RM1.0 million and below RM2.0 million	RM3,000.00
Tier 3	Below RM1.0 million	RM1,500.00

- 7.2. The Cash Reward will be rewarded to the Eligible Purchaser in the form of a credit note and applied towards and set off against the balance Deposit under the SPA.
- 7.3. These Terms and Conditions shall prevail over the contents of any brochure or other promotional materials in respect of the Cash Reward in the event of discrepancies.
- 7.4. The Cash Reward may, at the discretion of the Organiser, be combined with any applicable discounts or promotional incentives. Where the Cash Reward and any other applicable discounts or promotional incentives exceed the Deposit, the excess shall be applied towards the next amount payable under the SPA.
- 7.5. All Cash Reward are strictly not transferable and/or assignable to any third party and not exchangeable for cash or any other items.
- 7.6. Any and all costs and expenses incurred by the Purchaser in relation to the Campaign, including but not limited to taxes, shall be borne fully by the Purchaser. The Organiser shall be under no obligation whatsoever to reimburse or compensate the Purchaser for any such costs and expenses.

8. General Rules

- 8.1. By participating in the Campaign, the Eligible Purchaser expressly and unequivocally agrees to be bound by these Terms and Conditions, the procedures and mechanisms governing the Campaign, and all decisions made by the Organiser. All such decisions including but not limited to those relating to eligibility and Cash Reward shall be final, conclusive and binding. The Organiser shall not be obliged to provide any reasons or enter into correspondence with any person(s) regarding such decisions. Any failure to comply with any of these Terms and Conditions, the procedure and/or mechanisms may result in disqualification without prior notice.
- 8.2. By participating in the Campaign, the Eligible Purchaser irrevocably releases, indemnify, defend and hold harmless the Organiser, S P Setia Berhad Group, its affiliates, directors, officers, employees, agents and representatives from and against any and all claims, liabilities, costs, injuries, losses, damages or expenses of any kind arising from or in connection with the Campaign, the acceptance, possession, use or misuse of the Cash Reward or breach of these Terms and Conditions. To the fullest extent permitted by law, the Organiser shall not be liable for any indirect, consequential, special or economic loss arising out or in connection with the Campaign.
- 8.3. The rights and obligations of the Eligible Purchaser under this Campaign are personal and strictly non-transferable. The Eligible Purchaser shall not transfer, assign or sub-contract any such rights or obligations to any third party.
- 8.4. The Organiser reserves the right, at any time and at its sole and absolute discretion, to amend the Terms and Conditions, shorten, extend, terminate, suspend or cancel the Campaign in whole or in part without prior notice. In such circumstances, no Cash Reward shall be awarded and no compensation, replacement or substitution of any kind shall be provided. If the Campaign is resumed, the Eligible Purchaser shall abide by the Organiser's decision and revised terms and condition issued by the Organiser.
- 8.5. The Organiser's failure or delay in exercising any right under these Terms and Conditions shall not constitute a waiver of such right.
- 8.6. These Terms and Conditions shall be governed by the laws of Malaysia and subject to the

*Setia IP Holdings Sdn Bhd [Registration No. 201401046540 (1122728-W)], a subsidiary of S P Setia Berhad

exclusive jurisdiction of the Malaysian courts.

9. Privacy

- 9.1. By participating in the Campaign, the Eligible Purchaser hereby give consent to the Organiser to collect, record, hold, store, access, use, disclose, transfer and otherwise process their Personal Data (including, where applicable, their name, NRIC/identification number, contact details, and SPA-related information) for the purpose of the Campaign, including administering eligibility verification, Cash Reward allocation, notification and collection/redemption arrangements, and compliance with applicable law. The Eligible Purchaser further consent that the Organiser may disclose their Personal Data to the Organiser and companies within S P Setia Berhad Group (including but not limited to marketing agencies engaged in connection with the Campaign) strictly for the purposes related to the Campaign and/or where required by law. The Organiser's applicable Personal Data and Privacy Policy is available at <https://spsetia.com/privacy-policy/> (as may be amended from time to time).
- 9.2. The Eligible Purchaser has the right to request access to, and correction of, their Personal Data held by the Organiser, by submitting a written request to the Organiser's Data Protection Officer at dpo@spsetia.com. The provision of Personal Data by the Eligible Purchaser is necessary for participation in the Campaign; failure or refusal to provide such Personal Data, or any part thereof, may result in the Eligible Purchaser being unable to participate in, or being disqualified from, the Campaign.
- 9.3. In the event that the Eligible Purchasers withdraw consent for the processing of the Personal Data at any time, the Eligible Purchasers shall be deemed to have voluntarily withdrawn from the Campaign and shall be disqualified and ineligible from further participation, including forfeiture of Cash Reward entitlement. The Organiser shall not be liable for any loss or damage arising from such disqualification.